“AN ANALYTICAL STUDY OF ‘SHRAVANBAL SEVA RAJYA NIVRUTTIVETAN YOJANA’: SPECIAL REFERENCE TO SANGLI DISTRICT”

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INTRODUCTION:

Senior Citizens are a treasure to our society. They have worked hard all these years for the development of the nation as well as the community. They possess a vast experience in different walks of life. The youth of today can gain from the experience of the senior citizens in taking the nation to greater heights. At this age of their life, they need to be taken care of and made to feel special. Government of India as well as State Government provides several benefits through its schemes. Under the Income-tax Act, 1961, a 'Senior Citizen' has been defined as an individual who attains the age of 60 years at any time during a financial year, while an individual who is 80 years or more is categorized as 'Very Senior Citizen'.With various tax benefits, travel and health care facilities provisioned for them, Government of India has created reasons for Senior Citizens to feel happy in their life.

The Government of India introduced different pension schemes for senior citizens. These all schemes provide social security in old age. The various state governments have also implemented various social security schemes. Shravanbal Seva Rajya Nivruttivetan Yojana, Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Handicap Pension Scheme, Indira Gandhi National Widow Pension Scheme, National Family Benefit Scheme, all these schemes are for specific category like widow, handicap, niradhar and old age people, but the scheme of Shravanbal Seva Rajya Nivruttivetan Yojana is for old age people of Maharashtra.

‘Shravanbal Seva Rajya Nivruttivetan Yojana’ pension scheme is launched by the Government of Maharashtra from 2004. ‘Shravanbal Seva Rajya Nivruttivetan Yojana’ is a state government scheme which gives benefits under Indira Gandhi National Old Age Pension Scheme, which is funded by Government of India. The scheme gives financial help to old age people who live in below poverty line. The beneficiaries receive a pension Rs.200/- per month from the Indira Gandhi National Old Age Pension Scheme and the Maharashtra State Government gives pension amount of Rs.400/- per month to the beneficiaries. The beneficiaries get the total pensions of Rs.600/- per month. The aim of ‘Shravanbal Seva Rajya Nivruttivetan Yojana’ is to provide monthly pension to destitute old aged persons. ‘Shravanbal Seva Rajya Nivruttivetan Yojana’ is only for the citizens of Maharashtra or a person who lives in Maharashtra for more than 15 years are eligible to get the pension. And old age person who completed 65 years of age and the family income is up

to 21000 or below are eligible to get the benefit of the scheme. This scheme is implemented the needy person. The pension amount of the scheme is direct credited to the bank account of the person.

As per census of 2011, elderly population constitutes 8% of the population of India. In Maharashtra state, 9.3% population is above the age of 60 years, which considerably higher than national level. 10.3% of the elderly population in Maharashtra is residing in rural areas while 7.9% of the elderly population is residing in urban areas.The estimated population of Maharashtra state is about 12 crores, out of which the estimated number of senior citizens is one crore. As per census of 2011, in Sangli district 3,53,938 senior citizens are lived. Out of that 13467 senior citizens benefitted of 'Shravanbal Seva Rajya Nivruttivetan Yojana'in Sangli district (Table No.1).

Table No.1 Tahsil wise Beneficiaries List of 'Shravanbal Seva Rajya Nivruttivetan Yojana' in Sangli District

Sr. No.	Name of Tahsil	Beneficiaries
1	Miraj	3860
2	Kavathemahankal	786
3	Jath	1515
4	Tasgaon	927
5	Atpadi	688
6	Khanapur	939
7	Palus	648
8	Kadegaon	1322
9	Walwa	1821
10	Shirala	961
	Total	**13467**

Source: Sanjay Gandhi Niradhar Section, Collector Office, Sangli.

Nowadays, life expectancy of the people is increased due to the improvement and availability of various components such as living standards, modern treatment methods, family planning, medical facilities, healthy food and health awareness programs etc. Senior citizen means that there is man or woman who has completed 60 years of age. Young people of the various communities have been migrating from rural to urban and business to business and city cause of increasing education facilities and employment opportunities, with this increasing number of migrations, the separate family system is increasing. The problems of senior citizens are increasing due to the small family, the small space to live etc. There is an increase in family problems, economic slowdown, low wages, rising inflation, and its indirect impact on the nutrition and health of senior citizens.

Senior citizens are an important component of the society, so it is important for senior citizens to live up to the standards of senior citizens, to have access well health facilities and it is also essential to aware by society and their children about responsibility of senior citizens rearing and their rights. The Central Government has passed the Act, 2007 for the welfare of the senior citizens, for the benefit and welfare of parents, senior citizens. This Act has been implemented in Maharashtra State from 1st March, 2009. Under this law (Notification date March 31, 2009), there is a provision for maintenance by senior citizens for their livelihood.

REVIEW OF THE LITERATURE:

Here, an attempt has been made to review the existing literature on different aspects undertaken for the study, which subsequently shall be used to select and formulate the research work and check the validity of the study in present parlance of senior citizens pension scheme.

Bhattacharya P. (2005), studied on 'Implications of an Aging Population in India: Challenges and Opportunities'. This paper proposes to study the probable impact of the aging population in India, the challenges to be met and the opportunities to be exploited. Indian societies are rapidly changing due to the process of urbanization, higher aspirations among the youth and the increasing participation of women in the workforce. However, the English speaking and skilled professionals from India may be expected to emigrate to meet the manpower requirements of more developed regions. All these factors have led to the erosion of the joint family system and the emergence of nuclear families. Hence, the elderly people are gradually marginalized in their respective families. Moreover, due to some habits and unhealthy lifestyles, the elderly Indians are suffering from tuberculosis, asthma, cancer, cardiovascular problems, etc., apart from the other gerontological problems. But the healthcare facilities for the aged Indians are not at all satisfactory.

Bloom D. E., Mahal A., Rosenberg L. and Sevilla J.(2010), published research paper on 'Economic security arrangements in the context of population ageing in India'. The rapid ageing of India's population, in conjunction with migration out of rural areas and the continued concentration of the working population in the informal sector , has highlighted the need for better economic security arrangements for the elderly. As a result, the elderly are at increased risk of being poor or falling into poverty. The Government of India and some of the Indian states have initiated an array of programs for providing some level of access to health care or health insurance to the great majority of Indians who lack sufficient access. Formal-sector workers have greater social security than those in the informal sector, but they only

represent a small share of the workforce. Women are particularly vulnerable to economic insecurity. India's experience offers some lessons for other countries. Although there is space for private initiatives in the social security arena, it is clear that most such efforts will need to be tax-financed. India has also shown that implementation can often be carried out well by states using central government funds, with a set of advantages and disadvantages that such decentralization brings. Finally, India's experience with implementation can offer guidance on issues such as targeting, the use of information technology in social security systems, and human resource management.

Dave S. (2006),published research paper on 'India's pension reform: A case study in complex institutional change'. India embarked on pension reforms in 1998. In this article, we briefly survey India's saga of pension reforms, which spans many agencies and has made remarkable progress in laying sound foundations of a modern, well designed pension system. We conclude by attempting to draw some lessons about what worked and what did not.

Goswami R. (2001), published paper entitled 'Indian Pension System: Problems and Prognosis'. In this he was studying on structure of the pension system, motivation for reform pension schemes, dichotomy in formal pension schemes - inequity within the organized sector, problems with provident funds, rising financial burden of public pension schemes, Government control on pension schemes, problems with public assistance schemes, recent trends in pension reform, major issues for reform pension schemes etc.

Gramopadhye A., published paper entitled 'Analytical study of Atal Pension Yojana for Unorganized Workers'. In this paper he said that, Atal Pension Yojana is for all types of people in India. In this study he an attempt has been made to find out the features, limitations and problems of Yojana so that it will be efficient for implementation of the scheme for the benefits of rural and unorganized people not working anywhere.

Pandve H. T., Chavan V. M. and Giri P. A. (2017), published research paper on 'Study of Health Problems and Addiction Pattern among Elderly Population in Rural Areas of Pune, India'. In this paper they studied health problems and pattern of addictions amongst the elderly population of rural areas of Pune, Maharashtra.

Singh C., BharatiK. and Sanyal A.(2015), published a research paper on 'Ageing in India Need for Universal Pension Scheme'. India has low pension coverage, and the pension system is unable to fulfill its purpose. A non-contributory, basic pension can guarantee a regular income in old age to all residents of the country, regardless of earning or occupation. The feasibility of introducing such a pension in India is explored in this paper. It is argued

that a properly crafted universal pension scheme will increase the coverage of pension without putting stress on the fiscal.

Vanishree M. R., Ganesan R. and Venkatesh S. (2013), published research paper on 'Social Security through Financial Sustainability of Ageing Population- A Conceptual Study'. This research study was an attempt and had focused on current avenues of financial security for ageing population. Also, it has provided a conceptual model and framework for social security for masses in unorganized sectors to protect their financial needs in old age through micro pension scheme.

Venkatesh S. and Vanishree M. R. (2013), published paper entitled, 'Awareness of Pension Schemes among Unorganized Sector: An Empirical Study'. In this paper describes various aspects of old age pension scheme such as awareness among transport workers, correlation between income level and contribution for old age scheme and willingness for voluntary old age contribution.

It is evident from the review of literature that the works on pension schemes of senior citizens relevance are very few. However, the above studies will be useful in present investigation.

STATEMENT OF THE PROBLEM:

Sangli District of Maharashtra has chosen for the study. The increasing longevity is one of humanity's greatest achievements but, ageing presents social, economic and cultural challenges to individuals, families, societies and the global community. The senior citizens have not been backed up by any sort of life security, sustainable income or savings, food scarcity and further without any appropriate sort of old age assistance.

The Government of Maharashtra has been started the 'Shravanbal Seva Rajya Nivruttivetan Yojana' for senior citizens in 2004. The scheme gives financial help to old age people who live in below poverty line. The beneficiaries receive a pension Rs.200/- per month from the Indira Gandhi National Old Age Pension Scheme and the Maharashtra State Government gives pension amount of Rs.400/- per month to the beneficiaries. The beneficiaries get the total pensions of Rs.600/- per month. The aim of 'Shravanbal Seva Rajya Nivruttivetan Yojana' is to provide monthly pension to destitute old aged persons.

The financial support provided by the Government of Maharashtra for poor senior citizens i.e. Rs.600 through 'Shravanbal Seva Rajya Nivruttivetan Yojana' is very low. If they are poor, the expenditure for food, health, hospital etc. in old age is very high as compare to pension provided by the Government. They can't survive in thisvery little

financial support, so they need more financial support. Some old age people in Maharashtra can't get benefits through above mentioned pension scheme, because they don't aware about this pension scheme, some peoples are illiterate etc.

In this study an attempt has been made to find out the features, limitations and problems of 'Shravanbal Seva Rajya Nivruttivetan Yojana', so that it will be efficient for implementation of the scheme for the benefits of senior citizens.

SCOPE OF THE STUDY:

The present study will be focused on analysis of features of 'Shravanbal Seva Rajya Nivruttivetan Yojana', their benefits, socio-economic status of the senior citizens in Sangli district, problems in implementation to this scheme etc. Through this study will suggest solutions for the minimizing the problems in efficientlyimplementation of this scheme.

STUDY REGION:

The Sangli district is lies in the western part of Maharashtra State. Administratively the Sangli district is divided into ten tehsils namely Miraj, Walva, Palus, Shirala, Kavathe-Mahankal, Khanapur, Kadegaon, Tasgaon, Jath and Atpadi. The study region is bounded from the North by Satara & Solapur district, Southern by Kolhapur, Belgaum and Vijaypur district, Eastern by Vijaypur district, and Western by Ratnagiri district.

The district headquarter is Sangli, 728 villages and 7 towns are in the district. Total population of Sangli district is 28,22,143 in 2011, in which rural population is 74.51% and urban population is 25.49% .As per census of 2011, the total 3,53,938 senior citizens are lived in Sangli district. Out of that, 13467 senior citizens i.e. 3.80% were benefitted by 'Shravanbal Seva Rajya Nivruttivetan Yojana'.

OBJECTIVES:

1. To study the features of 'Shravanbal Seva Rajya Nivruttivetan Yojana' (SSRNY) pension scheme of Government of Maharashtra.
2. To find out the benefits of 'SSRNY' to senior citizens.
3. To compare the socio-economic status of beneficiaries and non-beneficiaries of 'SSRNY' pension scheme.
4. To find out the problems in implementation of 'SSRNY'.
5. To suggest the proper measures for efficiently implementation of this scheme.

HYPOTHESIS:

1. **H_0:** There is no significant relationship between the 'Shravanbal Seva Rajya Nivruttivetan Yojana' and economic condition of the poor senior citizens.

   H_1: The 'Shravanbal Seva Rajya Nivruttivetan Yojana' is economically beneficial to poor senior citizens.

2. **H_0:** There is no significant relationship between the 'Shravanbal Seva Rajya Nivruttivetan Yojana' and economic stability of poor senior citizens.

   H_1: 'Shravanbal Seva Rajya Nivruttivetan Yojana' partially provides economic stability to poor senior citizens.

SAMPLING METHOD:

Sangli district has been chosen as a unit for regional analysis and tahsil and village will be chosen as an aerial unit for micro level analysis. Administratively the Sangli district is divided into ten tehsils and out of that six tahsils will be selected for study.The simple random sampling method will be adopted for the selection of senior citizens of various tahsils in the study area. The following finite statistical formula has been used for calculate the sample size and the tahsil wise calculated sample size is given in following Table No.2.

$$n = \frac{\mathrm{N}}{1 + \mathrm{N(e)}^2}$$

Where,

n=Sample Size

N=Size of Population

e=Tolerable Sampling Error

Table No.2 Sample Size

Sr. No.	Name of Tahsil	Beneficiaries	Sample (3.76%)
1	Miraj	3860	145
2	Kavathemahankal	786	30
3	Jat	1515	57
4	Tasgaon	927	35
5	Kadegaon	1322	50
6	Walwa	1821	68
	Total	**10231**	**385**

DATABASE AND METHODOLOGY:

For the present study primary and secondary data will be used.

Primary Data:

Public participation is necessary for the collection of senior citizens data while intensive field survey of the study region will be employed. Precise information about problems will collected through interviews, discussion, questionnaire, schedule techniques and personal correspondence on various aspects of senior citizens.

Secondary Data:

The secondary data will be obtained from following Government Offices, Non-govt. Agencies.

1. Social Justice and Special Assistance Department of Sangli District.
2. District census handbook.
3. District socio-economic statistical abstract.
4. Taluka revenue offices.
5. Published reports and abstracts.

DATA ANALYSIS:

Collected data will be analyzed through using various statistical methods such as percentage, mean, standard deviation etc. These statistical techniques are also used to explain the correlation between different factors. The processed data will be presented in the form of suitable tables, graphs, diagrams, and maps. Interpretation of results will be done on the basis of output of statistical methods and techniques.Computer programs like Ms-Excel, SPSS and other statistical programs will be used to analyze the collected data. To test the hypothesis various statistical methods will be use.

LIMITATIONS OF THE STUDY:

1. In this study researcher consider only ‘Shravanbal Seva Rajya Nivruttivetan Yojana’.
2. The entire study will be carried out for the period of 2005-2017 year only.
3. The present study consider only Sangli district.

CHAPTER SCHEME:

The entire work will be organized into six chapters -

Chapter-I: Introduction and Research Methodology

In this First Chapter will includes selection of region, significance of study, study region, objectives, methodology, database and outline of the research work.

Chapter-II: Review of Literature

The Second Chapter will include the review of related literature and research.

Chapter-III: Profile of the Sangli District

The Third chapter will be included the demographic condition of the Sangli district.

Chapter-IV: 'Shravanbal Seva Rajya Nivruttivetan Yojana' and Socio-Economic Status of the Senior Citizens

The Fourth Chapter will be concerned with concept of senior citizens pension scheme, features and benefits of 'Shravanbal Seva Rajya Nivruttivetan Yojana' (SSRNY). This chapter also deals with the information about senior citizens of beneficiaries & non beneficiaries of 'SSRNY' pension scheme from 2005-2017 year with causes and their socio-economic status.

Chapter-V: Problems and Prospects of 'Shravanbal Seva Rajya Nivruttivetan Yojana'

The Fifth Chapter will be related to the problems and limitations in the implementation of 'Shravanbal Seva Rajya Nivruttivetan Yojana' and to have a suitable plan for the efficiently implementation of this scheme.

Chapter-VI: Conclusions, Findings and Suggestions

The Sixth Chapter will be regarding with conclusion, findings and suggestions and followed by the bibliography at the end.

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Research Student **Research Guide**

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